

**Information to identify the case:**

Debtor 1	<u>Lisa M. Peterson</u>	Social Security number or ITIN	<b>xxx-xx-4696</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-22198-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa M. Peterson

9/16/19

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lisa M. Peterson  
 Debtor

Case No. 14-22198-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db	+Lisa M. Peterson, 2124 Oriole Street, McKeesport, PA 15132-1237
cr	+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
13875807	Allegheny Medical Practice, c/o Collection Service Center, PO Box 1623, Butler, PA 16003-1623
13938069	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
13875811	+Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, West Mifflin, PA 15234-1249
13862967	+PNC Bank, c/o KML Law Group PC, Mellon Independent Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13862968	+PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13942783	+PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2019 03:52:50 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM Sep 17 2019 07:13:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13875808	+E-mail/Text: Bankruptcies@nragroup.com Sep 17 2019 03:54:04 Almar Radiologists, Inc., c/o NTL Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
13875809	+EDI: CAPITALONE.COM Sep 17 2019 07:13:00 Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
13885526	EDI: CAPITALONE.COM Sep 17 2019 07:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13908855	EDI: BL-BECKET.COM Sep 17 2019 07:13:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13875810	+EDI: CHASE.COM Sep 17 2019 07:13:00 Chase/Bank One Card Service, PO Box 15298, Wilmington, DE 19850-5298
13875812	+EDI: CONVERGENT.COM Sep 17 2019 07:13:00 Convergent Outsourcing, PO Box 9004, Renton, WA 98057-9004
13937052	+E-mail/Text: kburkley@bernsteinlaw.com Sep 17 2019 03:53:50 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
13875813	EDI: JEFFERSONCAP.COM Sep 17 2019 07:13:00 Fingerhut Direct Marketing, c/o Jefferson Capital System, 16 Mclelland Rd., Saint Cloud, MN 56303
13879290	EDI: JEFFERSONCAP.COM Sep 17 2019 07:13:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13875814	+E-mail/Text: bncnotices@becket-lee.com Sep 17 2019 03:52:21 Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
13998761	EDI: RECOVERYCORP.COM Sep 17 2019 07:13:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13882334	+E-mail/Text: bncmail@w-legal.com Sep 17 2019 03:53:22 TD BANK USA, N.A., C O WEINSTEIN,PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13875817	+EDI: WTRNBANK.COM Sep 17 2019 07:13:00 TD Bank USA/Target, P.O. Box 673, Minneapolis, MN 55440-0673
13875818	+EDI: VERIZONCOMB.COM Sep 17 2019 07:13:00 Verizon, 500 Technology Dr., Suite 300, Saint Charles, MO 63304-2225

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Duquesne Light Company
cr	PNC BANK, NATIONAL ASSOCIATION
13875816*	+PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421
13875815*	+PNC Bank, c/o KML Law Group PC, Mellon Independent Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: aala  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
andygornall@latouflawfirm.com  
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Lisa M. Peterson julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7